

[SIDBI Exam 2016]

LIST OF MAJOR SCHEMES BY MODI GOVERNMENT

Smart Cities Mission (MoUD)	The Smart Cities Mission is an innovative and new initiative by the Government of India to drive economic growth and improve the quality of life of people. The Mission will cover 100 cities and its duration will be five years (FY2015-16 to FY2019-20).
HRIDAY - Heritage City Development and Augmentation Yojana (MoUD)	Was launched on 21 January 2015 with the aim of bringing together urban planning, economic growth and heritage conservation in an inclusive manner to preserve the heritage character of each Heritage City.
Sukanya Samridhi Yojana (Girl Child Prosperity Scheme) (MoWCD)	Targeted at the parents of girl children. The scheme encourages parents to build a fund for the future education and marriage expenses for their female child.
Skill India Programme (National Skill Development Mission) (MoSDE)	seeks to provide the institutional capacity to train a minimum 40 crore skilled people by 2022
Digital India Programme (MoC&IT)	Digital India is an initiative of Government of India to integrate the government departments and the people of India. It aims at ensuring the government services are made available to citizens electronically by reducing paperwork.
Pradhan Mantri Awas Yojana (PMAY) (MoUD)	The government of India will undertake to construct about two crore houses by the year 2022 in cities. Each house provided under the scheme will involve a central grant of about INR 1 lakh which may go up to INR 2.3 lakhs.

<p>Atal Mission for Rejuvenation and Urban Transformation (AMRUT) (MoUD)</p>	<p>the mission takes a project approach in working towards improving existing basic infrastructure services like extending clean drinking water supply, improving sewerage networks, developing septage management, laying of storm water drains, improving public transport services and creating green public spaces like parks etc, with special focus on creating healthy open spaces for children.</p>
<p>Pradhan Mantri Jeevan Jyoti Bima Yojana (MoF)</p>	<p>The scheme will be a one year cover, renewable from year to year, Insurance Scheme offering life insurance cover for death due to any reason.</p> <p>Premium: Rs 330 per annum. It will be auto-debited in one installment.</p> <p>Payment Mode: The payment of premium will be directly auto-debited by the bank from the subscribers account.</p> <p>Risk Coverage: Rs 2 Lakh in case of death for any reason.</p>
<p>Pradhan Mantri Suraksha Bima Yojana (MoF)</p>	<p>The scheme will be a one year cover, renewable from year to year; Accident Insurance Scheme offering accidental death and disability cover for death or disability on account of an accident.</p> <p>The scheme would be offered / administered through Public Sector General Insurance Companies (PSGICs) and other General Insurance companies willing to offer the product on similar terms with necessary approvals and tie up with Banks for this purpose.</p> <p>Eligibility: Available to people in age group 18 to 70 years with bank account.</p>

	<p>Premium: Rs 12 per annum.</p> <p>Payment Mode: The premium will be directly auto-debited by the bank from the subscribers account. This is the only mode available.</p> <p>Risk Coverage: For accidental death and full disability – Rs 2 Lakh and for partial disability – Rs 1 Lakh.</p>
Atal Pension Yojana (MoF)	It is focused for those people who work in private sector and wish to have a fixed amount of pension after their retirement.
Deen Dayal Upadhyaya Gram Jyoti Yojana (MoP)	to bring the electricity to villages
Pradhan Mantri Jan Dhan Yojana (MoF)	for financial inclusion , to make bank available to poors
<p>PaHaL or Pratyaksha Hastaantarit Laabh,</p> <p>(Formerly the Direct Benefit Transfer Scheme for LPG subsidy)</p>	<p>It is a Direct Benefit Transfer scheme for liquefied petroleum gas (LPG) subsidy in India. Under the scheme, LPG cylinders are sold at market rates and consumers receive a subsidy from the Union Government directly into their bank accounts. It replaced the previous system of selling subsidised LPG cylinders directly to consumers. It is the largest cash transfer programme in the world. The Guinness Book of World Records acknowledged the Pahal scheme as the world's largest cash transfer programme on 13 August 2015.</p>

<p>Pradhan Mantri Mudra Yojana (PMMY)</p>	<p>Pradhan Mantri Mudra Yojana (PMMY) under the Micro Units Development and Refinance Agency (MUDRA) Bank is a new institution being set up by Government of India for development and refinancing activities relating to micro units. The purpose of MUDRA is to provide funding to the non corporate small business sector. Under the scheme, Pradhan Mantri Mudra Yojana three categories of interventions has been named which includes</p> <ol style="list-style-type: none"> 1. Shishu :- Loan upto 50,000 2. Kishore :- Loan ranging from 50,000 to 5 Lakhs 3. Tarun :- Loan above 5 Lakhs and below 10 Lakhs <p>These three categories will signify the growth, development and funding needs of the beneficiaries as well as it will assure the loan amount to be allotted by Micro Units Development and Refinance Agency Bank</p> <p>MUDRA Bank: MUDRA Bank is a public sector financial institution in India. It provides loans at low rates to microfinance institutions and non-banking financial institutions which then provide credit to MSME's. It was launched by Prime Minister Narendra Modi on 8 April 2015.</p>
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MoUD- ministry of urban development

MoWCD- Ministry of women & child development

MoSDE- Ministry of skill development

MoP- MINISTRY OF POWER

MoF- ministry of finance

MoC&IT- Ministry of IT